© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

# Document Page 1 of 40 **United States Bankruptcy Court**

North	intary Petition					
Name of Debtor (if individual, enter Last, First, Mi Chavez, Jaime	ddle):	Name of Joint Debtor (Spouse) (Last, First, Middle): Diaz, Rocio				
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ears	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>5407</b>	I.D. (ITIN) No./Complete		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>7481</b>			
Street Address of Debtor (No. & Street, City, State 3816 S 61st Ave	& Zip Code):	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3816 S 61st Ave Cicero, IL				
Cicero, IL	Z	ZIPCODE <b>60804-4120</b>				
County of Residence or of the Principal Place of Bu	usiness:	County of Residence	County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street	address)	Mailing Addres	ss of Joint Debtor (if differe	nt from stree	et address):	
	ZIPCODE			Z	ZIPCODE	
Location of Principal Assets of Business Debtor (if	different from street address	above):		I		
				Z	ZIPCODE	
Type of Debtor (Form of Organization)	Nature of (Check o		•		Code Under Which Check one box.)	
(Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one below)	Health Care Business Single Asset Real Est U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exem (Check box, i: Debtor is a tax-exem Title 26 of the United Internal Revenue Coo	pt Entity f applicable.) ot organization under States Code (the le).	Chapter 11 Chapter 12 Chapter 13  Debts are primari debts, defined in 1 § 101(8) as "incur individual primari personal, family, ohold purpose."  Chapter 11	Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box.) primarily consumer Debts are primar ned in 11 U.S.C. business debts. s "incurred by an primarily for a amily, or house-		
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> <li>☐ Check one box:         <ul> <li>☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> </ul> </li> <li>Check if:         <ul> <li>☐ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.</li> </ul> </li> <li>Check all applicable boxes:         <ul> <li>☐ A plan is being filed with this petition</li> <li>☐ Acceptances of the plan were solicited prepetition from one or more classe</li> </ul> </li> </ul>						
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for  ☑ Debtor estimates that, after any exempt propert distribution to unsecured creditors.		ditors.	accordance with 11 U.S.C.		THIS SPACE IS FOR COURT USE ONLY	
5,0	5,001-		001- 50,001- 000 100,000	Over 100,000		
Estimated Assets	,000,001 to \$10,000,001 \$ 0 million to \$50 million \$		00,000,001 \$500,000,001 \$500 million to \$1 billion	More than \$1 billion		
Estimated Liabilities	,000,001 to \$10,000,001 \$ 0 million to \$50 million \$		00,000,001 \$500,000,001 \$500 million to \$1 billion	More than \$1 billion		

Prior Bankruptcy Case Filed Within Last	$8\ Years$ (If more than two, attach	additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the petition of the explained the relief available under the petition of the explained the relief available under the petition of the explained the relief available under the petition of the explained the relief available under the explained the explained the relief available under the explained the expl	xhibit B  if debtor is an individual rimarily consumer debts.)  named in the foregoing petition, declar ner that [he or she] may proceed unde tle 11, United States Code, and hav der each such chapter. I further certif he notice required by § 342(b) of th
	X /s/ Nicolette Robovsky	6/05/09
	Signature of Attorney for Debtor(s)	Date
Exhi (To be completed by every individual debtor. If a joint petition is filed, e  ✓ Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  ✓ Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	ach a separate Exhibit D.)
		nis District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general	•	this District.
Debtor is a debtor in a foreign proceeding and has its principal p or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]
Certification by a Debtor Who Resid (Check all app  Landlord has a judgment against the debtor for possession of debtor	plicable boxes.)	
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-20702 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 06/05/09

Document

Entered 06/05/09 19:48:30

Chavez, Jaime & Diaz, Rocio

Page 2 of 40

Name of Debtor(s):

Desc Main

Page 2

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Chavez, Jaime & Diaz, Rocio

## Signatures

# $Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jaime Chavez

Signature of Debtor

Jaime Chavez

X /s/ Rocio Diaz

Signature of Joint Debtor

Rocio Diaz

Telephone Number (If not represented by attorney)

June 5, 2009

Date

#### Signature of Attorney\*



Signature of Attorney for Debtor(s)

Nicolette Robovsky 6278336 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524

#### June 5, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Indi	vidual		
Printed Name of Authorized	Individual		
Title of Authorized Individu	al		

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign I	Representative	
Printed Name of Fore	ign Representative	
rinted Name of Fore	ign Representative	

#### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

X	
	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

Social Security number (If the bankruptcy

B201 Document Page 5 of 40

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

X	the So princi	the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.	ponsible person, or			
Certificate I (We), the debtor(s), affirm that I (we) have received and read this	of the Debtor notice.			
Chavez, Jaime & Diaz, Rocio Printed Name(s) of Debtor(s)	X /s/ Jaime Chavez Signature of Debtor	<b>6/05/2009</b> Date		
Case No. (if known)	X /s/ Rocio Diaz Signature of Joint Debtor	6/05/2009 (if any) Date		

Filed 06/05/09 Document Entered 06/05/09 19:48:30 Page 6 of 40

Desc Main

(If known)

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No.

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence at:				262.312.00
Residence at: 3816 S 61st Cicero, IL 60804		J	240,000.00	262,312.00

TOTAL

240,000.00

(Report also on Summary of Schedules)

Filed 06/05/09 Document

Doc 1

Entered 06/05/09 19:48:30 Page 7 of 40 Desc Main

Ľ,

(If known)

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s) Case No.

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Citibank		200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.		3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles		250.00
6.	Wearing apparel.		Used Clothing		250.00
7.	Furs and jewelry.		Misc Costume Jewelry		75.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life thru work - no cash value		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) with current employer - 100% Exempt 401k from former employer	J	1,000.00 5,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

Filed 06/05/09 Doc 1 Document

Entered 06/05/09 19:48:30 Desc Main Page 8 of 40

IN RE Chavez, Jaime & Diaz, Rocio

\_ Case No. \_

Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

					T
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Jeep Grand Cherokee 1997 Dodge Caravan	J	2,100.00 2,400.00
1	Danta materia and a	х			
	Boats, motors, and accessories.	X			
	Aircraft and accessories.  Office equipment, furnishings, and	X			
	supplies.  Machinery, fixtures, equipment, and	х			
	supplies used in business.				
30.	Inventory.	X			
31.	Animals.	X			

Filed 06/05/09 Doc 1 Document

Entered 06/05/09 19:48:30 Desc Main Page 9 of 40

(If known)

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

\_ Case No. \_

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
		TO'	L FAI	14,325.00

Doc 1 Filed 06/05/09 Document

Debtor(s)

Entered 06/05/09 19:48:30 Page 10 of 40 Desc Main

IN RE Chavez, Jaime & Diaz, Rocio

ocument Page 10 01 40

Case No. \_\_\_\_\_(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			EALWI HONS
Residence at: 3816 S 61st Cicero, IL 60804	735 ILCS 5 §12-901	30,000.00	240,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	735 ILCS 5 §12-1001(b)	50.00	50.00
Checking account with Citibank	735 ILCS 5 §12-1001(b)	200.00	200.00
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.	735 ILCS 5 §12-1001(b)	3,000.00	3,000.00
Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles	735 ILCS 5 §12-1001(a)	250.00	250.00
Used Clothing	735 ILCS 5 §12-1001(a)	250.00	250.00
Misc Costume Jewelry	735 ILCS 5 §12-1001(b)	75.00	75.00
401(k) with current employer - 100% Exempt	735 ILCS 5 §12-1006(a)	1,000.00	1,000.00
401k from former employer	735 ILCS 5 §12-1006(a)	5,000.00	5,000.00
1996 Jeep Grand Cherokee	735 ILCS 5 §12-1001(c)	2,100.00	2,100.00

Filed 06/05/09 Document Entered 06/05/09 19:48:30 Page 11 of 40 Desc Main

(If known)

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No. \_\_\_\_\_

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J	water bills	Г			300.00	300.00
Cicero Water Department 5201 W Roosevelt Rd Cicero, IL 60804-1222			VALUE \$ <b>240,000.00</b>					
ACCOUNT NO.		J	real estate taxes		T		1,000.00	1,000.00
Cook County Treasurer Attn Bankruptcy 118 N Clark St Ste 112 Chicago, IL 60602-1332			VALUE \$ <b>240,000.00</b>					
ACCOUNT NO. 2414004		Н	2nd Mortgage account opened 1/07.				69,802.00	
Franklin Credit Mngmnt 101 Hudson St Jersey City, NJ 07302-3915			Secured by Residence at: 3816 S 61st, Cicero, IL 60804					
			VALUE \$ 240,000.00		Ī			
ACCOUNT NO. 0335782150, 08CH031643 USB AG New York PO Box 52708 Irvine, CA 92619-2708		Н	Mortgage account opened 9/05. Secured by Residence at: 3816 S 61st, Cicero, IL 60804				191,210.00	21,012.00
			VALUE \$ <b>240,000.00</b>					
1 continuation sheets attached			(Total of th		otot		\$ 262,312.00	\$ 22,312.00
			(Use only on la		Tot page		\$ (Report also on	\$ (If applicable, report

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Filed 06/05/09 Doc 1 Document

Page 12 of 40

Entered 06/05/09 19:48:30 Desc Main

(If known)

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No. \_

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Assignee or other notification for:		l			
Codilis And Assocs 15W030 N Frontage Rd Ste 100 Burr Ridge, IL 60527-6921			USB AG New York					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
Countrywide Home Loans 450 American St Simi Valley, CA 93065-6285			USB AG New York					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
Pierce & Associates 1 N Dearborn St Ste 1300 Chicago, IL 60602-4331			USB AG New York					
			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.				Ť				
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no1 of1 continuation sheets attack	hed	to		Sul				Φ.
Schedule of Creditors Holding Secured Claims			(Total of		oage Tot		\$	\$

(Use only on last page)

(Report also on Summary of Schedules.)

\$ 262,312.00 \$

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

22,312.00

Filed 06/05/09 Document Entered 06/05/09 19:48:30 Page 13 of 40 Desc Main

IN RE Chavez, Jaime & Diaz, Rocio

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	Such Summary of Certain Labinites and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on statistical Summary of Certain Liabilities and Related Data.
<b>V</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

Filed 06/05/09 Document Entered 06/05/09 19:48:30 Page 14 of 40 Desc Main

(If known)

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No.

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>234687770001</b>		Н	Installment account opened 8/07				
Alliant Credit Union I1545 W Touhy Ave Chicago, IL 60666-5000							11,143.00
ACCOUNT NO. <b>28603241</b>		Н	Open account opened 11/06				
Asset Acceptance Llc PO Box 2036 Warren, MI 48090-2036							407.00
ACCOUNT NO.			Assignee or other notification for:	П		П	
At & T PO Box 8100 Aurora, IL 60507-8100	•		Asset Acceptance Lic				
ACCOUNT NO. <b>08M1166102</b>		J	judgment	H	$\exists$	П	
Atlantic Credit & Finance C/O Blitt And Gaines 661 Glenn Ave Wheeling, IL 60090-6017							1,917.00
7 continuation sheets attached			(Total of th	Subt			§ 13,467.00
community shoots and shoots			(Total of th	-	ota	` <b> </b>	Ψ <b>,</b>
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relater	atis	tica	ıl	\$

Doc 1

Filed 06/05/09 Document

Entered 06/05/09 19:48:30 Page 15 of 40

Desc Main

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No. (If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>529149189821</b>		Н	Revolving account opened 4/01	1		П	
Capital One PO Box 85520 Richmond, VA 23285-5520			,				2,373.00
ACCOUNT NO.			Assignee or other notification for:	+			
TSYS Debt Management PO Box 5155 Norcross, GA 30091-5155			Capital One				
ACCOUNT NO. <b>558250861326</b>		w	Revolving account opened 10/06	+		Н	
Chase 800 Brooksedge Blvd Westerville, OH 43081-2822							4,726.00
ACCOUNT NO. <b>546616007535</b>		W	Revolving account opened 8/05	+		Н	4,720.00
Citi PO Box 6500 Sioux Falls, SD 57117-6500							
ACCOUNT NO.		J	tickets				1,094.00
City Of Chicago Bureau Of Parking Dept Of Revenue 121 N Lasalle St Rm 1007A Chicago, IL 60602-1202							200.00
ACCOUNT NO.			Assignee or other notification for:	+			200.00
Arnold Scott Harris, PC 222 Merchandise Mart Plz # 1900 Chicago, IL 60654-1034			City Of Chicago Bureau Of Parking				
ACCOUNT NO.	H		Assignee or other notification for:			H	
Linebarger Goggan Blair & Sampson, LLP PO Box 6268 Chicago, IL 60606			City Of Chicago Bureau Of Parking				
Sheet no1 of7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		I	(Total of t	Sub nis p		- 1	\$ 8,393.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	t als	Fota o o stica	al n al	\$

Document

Doc 1 Filed 06/05/09 Entered 06/05/09 19:48:30 Desc Main Page 16 of 40

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No. \_ (If known)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Utility or Cellular Service			П	
Com Ed Revenue Management 2100 Swift Dr Oak Brook, IL 60523-1559							700.00
ACCOUNT NO. 601100703080		w	Revolving account opened 8/06	T			
Discover Fin Svcs Llc PO Box 15316 Wilmington, DE 19850-5316							2,000,00
ACCOUNT NO. <b>771421057576</b>		w	Revolving account opened 10/03	-		Н	2,866.00
Gemb/sams Club PO Box 981400 El Paso, TX 79998-1400							155.00
ACCOUNT NO. <b>4061092a</b>		Н		t		Н	100.00
Harris & Harris 600 W Jackson Blvd Ste 400 Chicago, IL 60661-5675							
ACCOUNT NO.	L		Assignee or other notification for:	╁			260.00
Illinois Masonic Medical Center 836 W Wellington Ave Chicago, IL 60657			Harris & Harris				
ACCOUNT NO. <b>702127130050</b>		w	Revolving account opened 9/05				
Hsbc/bsbuy PO Box 15519 Wilmington, DE 19850-5519							101.00
ACCOUNT NO. <b>702127134699</b>	H	Н	Revolving account opened 1/06. notice only.	$\vdash$		Н	101.00
Hsbc/bsbuy PO Box 15519 Wilmington, DE 19850-5519							
							0.00
Sheet no. 2 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	7	age Fota	e) al	\$ 4,082.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	al	\$

Document

Doc 1 Filed 06/05/09 Entered 06/05/09 19:48:30 Desc Main Page 17 of 40

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No. \_ (If known)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>042140048252</b>		w	Revolving account opened 6/05				
Kohls/chase N56W17000 Ridgewood Dr Menomonee Falls, WI 53051-5660							245.00
ACCOUNT NO.		J	bank fees	H			
LaSalle Bank/ Bank Of America Bankruptcy Dept 135 S La Salle St Chicago, IL 60603-4177							200.00
ACCOUNT NO.			Assignee or other notification for:	H			
Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595			LaSalle Bank/ Bank Of America				
ACCOUNT NO.			Assignee or other notification for:				
Telecheck 5251 Westheimer Rd Houston, TX 77056-5412			LaSalle Bank/ Bank Of America				
ACCOUNT NO. <b>2399883</b>		w	Open account opened 11/08				
Lhr Inc 56 Main St Hamburg, NY 14075-4905							5,817.00
ACCOUNT NO.			Assignee or other notification for:	H			3,017.00
Bank Of America PO Box 26012 Greensboro, NC 27420-6012			Lhr Inc				
ACCOUNT NO. <b>5121-0750-6374-0620</b>	$\vdash$	Н	Open account opened 6/08				
Ltd Financial Svcs Lp 7322 Southwest Fwy Ste 1 Houston, TX 77074-2010							
						Ц	626.00
Sheet no <b>3</b> of <b>7</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the		age	2)	\$ 6,888.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Doc 1 Filed 06/05/09 Document

Entered 06/05/09 19:48:30 Page 18 of 40

Desc Main

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No. (If known)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Citi PO Box 653095 Dallas, TX 75265			Ltd Financial Svcs Lp				
ACCOUNT NO. <b>7021271300509384</b>		w	Open account opened 10/08	_			
Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281							
ACCOUNT NO.			Assignee or other notification for:				2,561.00
Hsbc/ Best Buy PO Box 6985 Bridgewater, NJ 08807-0985			Lvnv Funding Llc				
ACCOUNT NO. <b>6008892485631531</b>		Н	Open account opened 12/07				
Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281							1,214.00
ACCOUNT NO.  JC Penny Attn Bankruptcy PO Box 103106 Roswell, GA 30076-9106	_		Assignee or other notification for: Lvnv Funding Llc				1,214.00
ACCOUNT NO. 6008892485555276		W	Open account opened 12/07	+			
Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281							898.00
ACCOUNT NO.			Assignee or other notification for:	+			030.00
JC Penny Attn Bankruptcy PO Box 10001 Dallas, TX 75301-0001			Lvnv Funding Llc				
Sheet no4 of7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of	Sub his p			\$ <b>4,673.00</b>
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	stic	on al	\$

Document

Doc 1 Filed 06/05/09 Entered 06/05/09 19:48:30 Page 19 of 40

Case No. \_

Desc Main

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

(If known)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5121-0796-6808-0515</b>		w	Open account opened 3/08				
Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281							454.00
ACCOUNT NO.			Assignee or other notification for:				451.00
Sears/ Cbsd Sears Bankruptcy 7920 NW 110th St Kansas City, MO 64153-1270			Lvnv Funding Llc				
ACCOUNT NO.		J	Medical or Dental Bill				
Macneal Health Network 2384 Paysphere Circle Chicago, IL 60674-0023	•						2 000 00
ACCOUNT NO. <b>8070720323</b>		Н					2,000.00
Merchants Cr 223 W Jackson Blvd Chicago, IL 60606-6908	•						
ACCOUNT NO.			Assignee or other notification for:	$\vdash$			52.00
Metropolitan Advanced Rad Srvc 135 S Lasalle, Dept 1362 Chicago, IL 60674-0001			Merchants Cr				
ACCOUNT NO. <b>214514</b>		Н	Open account opened 9/05	$\vdash$			
Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662							2.467.00
ACCOUNT NO. 93861931381000120040415		Н	Installment account opened 4/04			Х	2,467.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500			•				10,666.00
Sheet no <b>5</b> of <b>7</b> continuation sheets attached to			<u>L</u>	L Sub	tota	L al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o	e) al on al	\$ <b>15,636.00</b>

Doc 1

Filed 06/05/09 Document

Entered 06/05/09 19:48:30 Page 20 of 40

Desc Main

(If known)

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

\_ Case No. \_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 93861931381000320040419		Н	Installment account opened 4/04			х	
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500							4,845.00
ACCOUNT NO. 93861931381000220040419		Н	Installment account opened 4/04	+		Х	4,040.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500							3,066.00
ACCOUNT NO. 93861931381000520050125		н	Installment account opened 1/05			х	0,000.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500							1,588.00
ACCOUNT NO. 93861931381000420050125		Н	Installment account opened 1/05			х	1,500.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500			·				1,362.00
ACCOUNT NO. 18470965		Н	Open account opened 2/07	H		H	1,302.00
United Collect Bur Inc							
ACCOLINE NO			Assignee or other notification for:				383.00
ACCOUNT NO.  Macneal Hospital Emergency 3249 Oak Park Ave Berwyn, IL 60402-3429			United Collect Bur Inc				
ACCOUNT NO. <b>403784000571</b>	T	w	Revolving account opened 9/06. Notice only			H	
Us Bk Rms Cc Cb Disputes Saint Louis, MO 63116							0.00
Sheet no. <b>6</b> of <b>7</b> continuation sheets attached to	L			Sub	tota		0.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o tica	e) al n	\$ 11,244.00 \$

Doc 1 Filed 06/05/09 Document

09 E

Entered 06/05/09 19:48:30 Page 21 of 40 Desc Main

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No. \_\_\_\_\_(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_ (•	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6159523409</b>		J	Revolving account opened 7/06				
Wash Mutual/providian PO Box 9180 Pleasanton, CA 94566-9180	=		<b>3</b>				191.00
ACCOUNT NO. <b>5856370688821488</b>		Н	Revolving account opened 8/03	H		$\dashv$	101.00
Wfnnb/roomplace PO Box 182273 WF Columbus, OH 43218			Revolving account opened 0/03				1,930.00
ACCOUNT NO.							1,000.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.						$\dashv$	
Sheet no. 7 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	9)	\$ 2,121.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	n ıl	<b>\$ 66,504.00</b>

Doc 1 Filed 06/05/09 Document

Entered 06/05/09 19:48:30 Page 22 of 40 Desc Main

(If known)

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No.

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status DEPENDENTS OF DEBTOR AND				SE		
Married	RELATIONSHIP(S): Dependent Dependent Dependent				AGE(S 9 5 6 mos	
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer  Not Working 5 months	Prir	ality Assistar ncipal Manuf adview, IL		ng		
INCOME: (Estimate of average of	r projected monthly income at time case filed)			DEBTOR		SPOUSE
=	alary, and commissions (prorate if not paid months)	thly)	\$ \$	————	\$	2,666.69
3. SUBTOTAL			\$	0.00	\$	2,666.69
4. LESS PAYROLL DEDUCTION a. Payroll taxes and Social Secur b. Insurance c. Union dues d. Other (specify)			\$ \$ \$ \$		\$ \$ \$ \$	505.96 166.83
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS		\$	0.00	\$	672.79
6. TOTAL NET MONTHLY TA			\$	0.00		1,993.90
<ul><li>8. Income from real property</li><li>9. Interest and dividends</li></ul>	of business or profession or farm (attach detaile		\$ \$ \$		\$ \$ \$	
11. Social Security or other govern	ment assistance		\$		\$	
12. Pension or retirement income 13. Other monthly income			\$ \$		\$ \$	
(Specify) Unemployment			\$ \$ \$	1,367.17	\$ \$ \$	
14. SUBTOTAL OF LINES 7 TH	HROUGH 13		\$	1,367.17	\$	
15. AVERAGE MONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	1,367.17		1,993.90
<b>16. COMBINED AVERAGE MO</b> if there is only one debtor repeat to	ONTHLY INCOME: (Combine column totals total reported on line 15)	from line 15;		\$	3,361	.07

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Document

вы (Official F Case 09-20702 Doc 1 Filed 06/05/09 Entered 06/05/09 19:48:30 Desc Main Page 23 of 40

(If known)

IN RE Chavez, Jaime & Diaz, Rocio

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

\_ Case No. \_\_

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C.	any payment ductions fron	ts made biweekly, n income allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,200.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	
c. Telephone	\$	160.00
d. Other Cable And Internet	\$	100.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	600.00
5. Clothing	\$	120.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	80.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Child Care	\$	200.00
Vehicle Care And Maintenance	\$	70.00
Personal Care & Grooming	\$	125.00
		1
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	3,355.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o <b>None</b>	f this docu	iment:

# 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$_	3,361.07
b. Average monthly expenses from Line 18 above	\$_	3,355.00
c. Monthly net income (a. minus b.)	\$_	6.07

Document

Entered 06/05/09 19:48:30 Page 24 of 40

Desc Main

(If known)

IN RE Chavez, Jaime & Diaz, Rocio

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: June 5, 2009 Signature: /s/ Jaime Chavez Debtor **Jaime Chavez** Date: June 5, 2009 Signature: /s/ Rocio Diaz (Joint Debtor, if any) Rocio Diaz [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7}$  (Official Form )  $_{B7}$  (207)  $_{B7}$ 

Doc 1

Filed 06/05/09

Entered 06/05/09 19:48:30

Desc Main

Document Page 25 of 40 **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:	Case No
Chavez, Jaime & Diaz, Rocio	Chapter <b>7</b>
Debtor(s)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

35,000.00 2007 Income from employment (husband)

31,000.00 2007 Income from employment (wife)

27,000.00 2008 Income from employment (husband)

**Husband stopped working Nov 2008** 

32,000.00 2008 Income from employment (wife)

2,665.00 2009 Income from employment (monthly) (wife)

## 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

1.260.00 2008 Income from Unemployment (husband)

1,367.00 2009 Income from Unemployment (monthly) (husband)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY STATUS OR AND LOCATION DISPOSITION **Cook County Circuit Court,** 

Act Properties vs Jamie Chavez; Foreclosure

Chancery

Judgment entered

08CH031643

**Atlantic Credit & Finance vs** Jaime Chavez; 08M1166102

Collections

**Cook County Circuit Court** 

**Pending** 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case	09-20702	Doc 1	Filed 06/05/09 Document	Entered 06/05/09 Page 27 of 40	19:48:30	Desc Main
9. Payments related to	o debt counseli	ng or bankr		3.5		
						or consultation concerning debt y preceding the commencement
NAME AND ADDRE Gleason & Gleason 77 W Washington, Chicago, IL 60602	ı			AYMENT, NAME OF OTHER THAN DEBTOR		MONEY OR DESCRIPTION AND VALUE OF PROPERTY 901.00
10. Other transfers						
✓ absolutely or as	security within include transfer	two years i	mmediately preceding t	he commencement of this ca	se. (Married del	of the debtor, transferred either otors filing under chapter 12 or ouses are separated and a joint
None b. List all proper  ✓ device of which			vithin <b>ten years</b> immedi:	ately preceding the commenc	ement of this case	e to a self-settled trust or similar
11. Closed financial a	ccounts					
transferred with certificates of de brokerage house	in <b>one year</b> im eposit, or other es and other fina ruments held by led.)	mediately prinstruments; uncial institu or for either	receding the commence shares and share accountions. (Married debtors or or both spouses wheth TYPE AND	ment of this case. Include nts held in banks, credit uni filing under chapter 12 or c	checking, saving ons, pension fun hapter 13 must i led, unless the sp	were closed, sold, or otherwise gs, or other financial accounts, ads, cooperatives, associations, nclude information concerning pouses are separated and a joint ND DATE OF SALE
Employer			401K		Feb 2009 - \$	5451 
12. Safe deposit boxes	3					
preceding the co	ommencement of	f this case. (1	Married debtors filing u		3 must include bo	es within <b>one year</b> immediately exes or depositories of either or led.)
13. Setoffs						
case. (Married d	lebtors filing un	der chapter		nclude information concerni		ding the commencement of this spouses whether or not a joint
14. Property held for	another person	ı				
None List all property  V	owned by anoth	ner person th	nat the debtor holds or c	ontrols.		
15. Prior address of d	ebtor					
				ommencement of this case, li a joint petition is filed, repor		hich the debtor occupied during te address of either spouse.
16. Spouses and Form	ner Spouses					

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**√** 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>June 5, 2009</b>	Signature /s/ Jaime Chavez of Debtor	Jaime Chavez
Date: June 5, 2009	Signature /s/ Rocio Diaz	
	of Joint Debtor (if any)	Rocio Diaz

ocontinuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B6 Summary (Case 09-20702/07) Doc 1

Filed 06/05/09 E

Entered 06/05/09 19:48:30

Desc Main

# Document Page 29 of 40 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Chavez, Jaime & Diaz, Rocio	Chapter 7

Debtor(s)

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 240,000.00		
B - Personal Property	Yes	3	\$ 14,325.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 262,312.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 66,504.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,361.07
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,355.00
	TOTAL	20	\$ 254,325.00	\$ 328,816.00	

Form 6 - Statistical Strumbury (27/0)2 Doc 1 Filed 06/05/09 Entered 06/05/09 19:48:30

Debtor(s)

Document Page 30 of 40 United States Bankruptcy Court Northern District of Illinois

Desc Main

IN RE:	Case No.
Chavez, Jaime & Diaz, Rocio	Chapter 7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 21,527.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 21,527.00

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 3,361.07
Average Expenses (from Schedule J, Line 18)	\$ 3,355.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 4,293.69

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 22,312.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 66,504.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 88,816.00

Case 09-20702 B1D (Official Form 1, Exhibit D) (12/08)

Doc 1 Filed 06/05/09 Entered 06/05/09 19:48:30

Desc Main

Document Page 31 of 40 **United States Bankruptcy Court** 

**Northern District of Illinois** 

IN RE:	Case No
Chavez, Jaime	Chapter 7
Debtor(s)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed

and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Active military duty in a military combat zone.

Signature of Debtor: /s/ Jaime Chavez

Date: June 5, 2009

does not apply in this district.

Case 09-20702 Doc 1 B1D (Official Form 1, Exhibit D) (12/08)

Filed 06/05/09

Entered 06/05/09 19:48:30

Desc Main

Page 32 of 40 Document **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:		Case No.
Diaz, Rocio		Chapter 7
·	Debtor(s)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in

performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through

the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling

requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapal of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109 does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Rocio Diaz

Date: June 5, 2009

Case 09-20702 Doc 1 **B8** (Official Form 8) (12/08)

Filed 06/05/09 Entered 06/05/09 19:48:30 Desc Main

Document Page 33 of 40 United States Bankruptcy Court Northern District of Illinois

		trict of filmois	
IN RE: Chavez, Jaime & Diaz, Rocio			Case No.
			Chapter 7
Debto			
			T OF INTENTION
<b>PART A</b> – Debts secured by property of the esestate. Attach additional pages if necessary.)	state. (Part A must be	e fully completed for	EACH debt which is secured by property of the
Property No. 1			
Creditor's Name: Cicero Water Department		Describe Property Securing Debt: Residence at:	
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check a. Redeem the property Reaffirm the debt Other. Explain		(for	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claimed as	exempt		
Property No. 2 (if necessary)			
Creditor's Name: Cook County Treasurer		Describe Property Securing Debt: Residence at:	
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check a. Redeem the property Reaffirm the debt Other. Explain	t least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claimed as	exempt		
additional pages if necessary.)	red leases. (All three c	columns of Part B mu	st be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
1 continuation sheets attached (if any)			-
I declare under penalty of perjury that the personal property subject to an unexpired l		intention as to any	property of my estate securing a debt and/or

Date: \_\_\_\_\_

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

June 5, 2009

/s/ Jaime Chavez

Signature of Debtor

/s/ Rocio Diaz

Signature of Joint Debtor

Case 09-20702 Doc 1 Filed 06/05/09 Entered 06/05/09 19:48:30 Desc Main B8 (Official Form 8) (12/08) Document Page 34 of 40

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

# **PART A** – Continuation

Property No. 3			
Creditor's Name: Franklin Credit Mngmnt		Describe Property Secu Residence at:	ring Debt:
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (a Redeem the property Reaffirm the debt Other. Explain	check at least one):	(for exampl	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt ☐ Not claim	med as exempt		
Property No. 4			
Creditor's Name: USB AG New York		Describe Property Secu Residence at:	ring Debt:
Property will be (check one):  Surrendered Retained			
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to (complete in the property)  Reaffirm the debt  Other. Explain  Property is (check one):  Claimed as exempt Not claim  Property No.  Creditor's Name:  Property will be (check one):  Surrendered Retained	check at least one):	(for exampl	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claim	med as exempt		
Property No.			
Creditor's Name:			ring Debt:
Property will be (check one):  Surrendered Retained	L		
If retaining the property, I intend to (a  Redeem the property Reaffirm the debt Other. Explain	check at least one):	(for exampl	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claim	med as exempt		
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased P	roperty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
Property No.			
Lessor's Name:	Describe Leased P	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
Continuation sheet 1 of 1	1		•

# Case 09-20702 Doc 1 Filed 06/05/09 Entered 06/05/09 19:48:30 Desc Main Document Page 35 of 40 United States Bankruptcy Court Northern District of Illinois

Joint Debtor

Case 09-20702 Doc 1 Filed 06/05/09 Entered 06/05/09 19:48:30 Desc Main

Chavez, Jaime 3816 S 61st Ave Cicero, IL 60804-4120 Document Page 36 of 40 Chase 800 Brooksedge Blvd Westerville, OH 43081-2822

Discover Fin Svcs Llc PO Box 15316 Wilmington, DE 19850-5316

Diaz, Rocio 3816 S 61st Ave Cicero, IL 60804-4120 Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595 Franklin Credit Mngmnt 101 Hudson St Jersey City, NJ 07302-3915

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Cicero Water Department 5201 W Roosevelt Rd Cicero, IL 60804-1222

Gemb/sams Club PO Box 981400 El Paso, TX 79998-1400

Alliant Credit Union 11545 W Touhy Ave Chicago, IL 60666-5000

Citi PO Box 6500 Sioux Falls, SD 57117-6500 Harris & Harris 600 W Jackson Blvd Ste 400 Chicago, IL 60661-5675

Arnold Scott Harris, PC 222 Merchandise Mart Plz # 1900 Chicago, IL 60654-1034 Citi PO Box 653095 Dallas, TX 75265 Hsbc/ Best Buy PO Box 6985 Bridgewater, NJ 08807-0985

Asset Acceptance Llc PO Box 2036 Warren, MI 48090-2036 City Of Chicago Bureau Of Parking Dept Of Revenue 121 N Lasalle St Rm 1007A Chicago, IL 60602-1202 Hsbc/bsbuy PO Box 15519 Wilmington, DE 19850-5519

At & T PO Box 8100 Aurora, IL 60507-8100 Codilis And Assocs 15W030 N Frontage Rd Ste 100 Burr Ridge, IL 60527-6921 Illinois Masonic Medical Center 836 W Wellington Ave Chicago, IL 60657

Atlantic Credit & Finance C/O Blitt And Gaines 661 Glenn Ave Wheeling, IL 60090-6017 Com Ed Revenue Management 2100 Swift Dr Oak Brook, IL 60523-1559 JC Penny Attn Bankruptcy PO Box 103106 Roswell, GA 30076-9106

Bank Of America PO Box 26012 Greensboro, NC 27420-6012 Cook County Treasurer Attn Bankruptcy 118 N Clark St Ste 112 Chicago, IL 60602-1332 JC Penny Attn Bankruptcy PO Box 10001 Dallas, TX 75301-0001

Capital One PO Box 85520 Richmond, VA 23285-5520 Countrywide Home Loans 450 American St Simi Valley, CA 93065-6285 Kohls/chase N56W17000 Ridgewood Dr Menomonee Falls, WI 53051-5660 Case 09-20702 Doc 1 Filed 06/05/09 Entered 06/05/09 19:48:30 Desc Main

LaSalle Bank/ Bank Of America **Bankruptcy Dept** 135 S La Salle St Chicago, IL 60603-4177

Page 37 of 40 Document Pierce & Associates 1 N Dearborn St Ste 1300 Chicago, IL 60602-4331

Lhr Inc 56 Main St

Hamburg, NY 14075-4905

Sallie Mae PO Box 9500

Wilkes Barre, PA 18773-9500

Linebarger Goggan Blair & Sampson, LLP

PO Box 6268 Chicago, IL 60606 Sears/ Cbsd **Sears Bankruptcy** 7920 NW 110th St

Kansas City, MO 64153-1270

Ltd Financial Svcs Lp 7322 Southwest Fwy Ste 1 Houston, TX 77074-2010

Telecheck 5251 Westheimer Rd Houston, TX 77056-5412

**Lvnv Funding Llc** PO Box 740281

Houston, TX 77274-0281

**TSYS Debt Management** 

PO Box 5155

Norcross, GA 30091-5155

**Macneal Health Network** 2384 Paysphere Circle

Chicago, IL 60674-0023

Us Bk Rms Cc **Cb Disputes** 

Saint Louis, MO 63116

**Macneal Hospital Emergency** 3249 Oak Park Ave Berwyn, IL 60402-3429 **USB AG New York** PO Box 52708 Irvine, CA 92619-2708

**Merchants Cr** 223 W Jackson Blvd Chicago, IL 60606-6908 Wash Mutual/providian PO Box 9180

Pleasanton, CA 94566-9180

**Metropolitan Advanced Rad Srvc** 135 S Lasalle, Dept 1362 Chicago, IL 60674-0001

Wfnnb/roomplace PO Box 182273 WF Columbus, OH 43218

**Nicor Gas** 1844 W Ferry Rd Naperville, IL 60563-9662

B6H (Official Form Sin) (12707)0702	Doc

Filed 06/05/09 Document Entered 06/05/09 19:48:30 Page 38 of 40

Case No. \_

Desc Main

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6G (Official Form of ) (12/07) 0702	Doc 1
--------------------------------------	-------

Filed 06/05/09 Document Entered 06/05/09 19:48:30 Page 39 of 40

Desc Main

IN RE Chavez, Jaime & Diaz, Rocio

Debtor(s)

Case No. \_\_\_\_\_(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

#### Case 09-20702 Doc 1

Entered 06/05/09 19:48:30 Filed 06/05/09

Document Page 40 of 40

Desc Main

United States Bankruptcy Court **Northern District of Illinois** 

IN RE: Case No. Chavez, Jaime & Diaz, Rocio Chapter 7 Debtor(s) DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: 901.00 For legal services, I have agreed to accept ......\$\_\_\_ 901.00 Prior to the filing of this statement I have received \$ 0.00 The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; entation of the debtor in adversary proceedings and other contested bankruptcy ma d. [Other provisions as needed] By agreement with the debtor(s), the above disclosed fee does not include the following services: **Litigation / Adversary Proceedings** \$400.00 for Motions to Redeem **Credit Counseling Fees** CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 5, 2009

Date

/s/ Nicolette Robovsky

Nicolette Robovsky 6278336 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

(312) 578-9530 Fax: (312) 578-9524